IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ICANT(s): Heinonen et al.

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EXAMINER:

Gelin, Jean

Alland

TITLE:

A METHOD FOR USING APPLICATIONS IN A MOBILE

STATION, A MOBILE STATION, AND A SYSTEM FOR

EFFECTING PAYMENTS

ATTORNEY

DOCKET NO.: 858-006266-US (C03)

MAIL STOP AMENDMENT Commissioner of Patents P.O. Box 1450

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RESPONSE

I. INTRODUCTION

This is in response to the Office Action mailed January 13, 2005 (Paper No./Mail Date 20041203) in regard to the above-identified patent application and is accompanying two Terminal Disclaimers To Obviate A Double Patenting Rejection Over A Prior Patent. Reconsideration of the rejection of the claims is respectfully solicited in light of the following amendment and remarks.